## **CLAIMS**

## What is claimed is:

A method for assigning certificates/private keys to a token, comprising:
 accessing the token through a token reader connected to a computer
system by a certificate/private key authority;

reading a token ID and a user signature certificate from the token;

searching for a match for the token ID and the signature certificate in an authoritative database;

creating a certificate, wherein the certificate is wrapped with a public key associated with the token ID and digitally signing the certificate/private key using a signature certificate of the certificate authority;

downloading the certificate/private key to the token; and decrypting the certificate/private key using a private key stored in the token.

- 2. The method recited in claim 1, wherein the certificate/private key is a plurality of certificates/private keys that at least one certificate/private key is a signature certificate for the user, encryption certificate/private key for the user, and role certificate/private key for the user.
- 3. The method recited in claim 2, wherein the wrapping of the certificate with the public key of the token encrypts the certificate.
  - 4. The method recited in claim 3, wherein the token is a smart card.

- 5. The method recited in claim 4, wherein the token ID is assigned by a token manufacturer at the time the token is created and stored in the authoritative database when assigned to a user.
- 6. The method recited in claim 5, wherein downloading the certificate/private key to the token is done through an unsecured communications line.
- 7. The method recited in claim 6, wherein decrypting the certificate/private key using a private key stored in the token requires the entry of a passphrase by a user.
  - 8. The method recited in claim 11, further comprising:

authenticating, by the signing of the certificate/private key using a signature certificate of the certificate authority, that the certificate/private key was issued by the certificate authority.

9. A computer program embodied on a computer readable medium and executable by a computer for assigning certificates/private keys to a token, comprising:

accessing the token through a token reader connected to a computer system by a certificate authority;

reading a token ID and a user signature certificate from the token;

searching for a match for the token ID and the signature certificate in an authoritative database;

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creating a certificate, wherein the certificate is wrapped with a public key associated with the token ID and digitally signing the certificate/private key using a signature certificate of the certificate authority;

downloading the certificate/private key to the token; and decrypting the certificate/private key using a private key stored in the token.

- 10. The computer program recited in claim 9, wherein the certificate/private key is a plurality of certificates/private keys that at least one certificate/private key is a signature certificate for the user, encryption certificate/private key for the user, and role certificate/private key for the user.
- 11. The computer program recited in claim 10, wherein the wrapping of the certificate with the public key of the token encrypts the certificate/private key.
- 12. The computer program recited in claim 11, wherein the token is a smart card.
- 13. The computer program recited in claim 12, wherein the token ID is assigned by a token manufacturer at the time the token is created and stored in the authoritative database when assigned to a user.
- 14. The computer program recited in claim 13, wherein downloading the certificate/private key to the token is done through an unsecured communications line.

- 15. The computer program recited in claim 14, wherein the decrypting the certificate/private key using a private key stored in the token requires the entry of a passphrase by a user.
  - 16. The computer program recited in claim 15, further comprising:

authenticating by the signing the certificate/private key using a signature certificate of the certificate authority that the certificate/private key was issued by the certificate authority.